

IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
EASTERN DISTRICT OF TENNESSEE

IN RE:  
RANDY HAROLD BAKER,  
  
Debtor.

CASE NO. 3:15-bk-33764-SHB  
Chapter 13

Objecting Party: Newport Federal Bank

**OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

- \_\_\_\_\_ 1. Debtor(s) not eligible for Chapter 13 relief. 11 U.S.C. §109(e) or (g).
- \_\_\_X\_\_\_ 2. Plan not proposed in good faith. 11 U.S.C. § 1325(a)(3).
- \_\_\_\_\_ 3. Creditors receive less under the plan that they would receive in a chapter 7.  
11 U.S.C. § 1325(a)(4).
- \_\_\_\_\_ 4. Plan does not provide for payment of all disposable income. 11 U.S.C. § 1325(b)(1)(B).
- \_\_\_\_\_ 5. The plan is not feasible. 11 U.S.C. § 1325(a)(6).
- \_\_\_X\_\_\_ 6. Unsecured claims are improperly classified or plan unfairly discriminates a class.  
11 U.S.C. § 1322(b)(1).
- \_\_\_\_\_ 7. Plan improperly provides for lien avoidance.
- \_\_\_\_\_ 8. Collateral is undervalued or all collateral not listed. 11 U.S.C. § 1325(a)(5)(B)(ii).
- \_\_\_\_\_ 9. No interest provided on claim or interest rate is insufficient. 11 U.S.C. § 1325(a)(5)(B)(ii).
- \_\_\_\_\_ 10. Lack of adequate protection, either in monthly payment on secured debt or absence of  
insurance.
- \_\_\_X\_\_\_ 11. The plan does not permit a deficiency claim.
- \_\_\_\_\_ 12. Security interest in principal residence is impermissibly modified, no mortgage arrearage  
listed, or mortgage default is not cured within a reasonable time. 11 U.S.C. § 1325(a)(5).
- \_\_\_\_\_ 13. The plan does not provide for lien retention for a secured claim. 11 U.S.C. § 1325(a)(5)(B)(i).
- \_\_\_X\_\_\_ 14. Other: **Plan impermissibly transfers property to creditor**

/s/Thomas H. Dickenson

THOMAS H. DICKENSON (State Bar No. 006844)  
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**CERTIFICATE OF SERVICE**

I hereby certify that a true and exact copy of the foregoing **Objection to Confirmation of Chapter 13 Plan** has been served upon the following individuals by placing same in the U.S. Mail, postage prepaid (USM) or electronically (ECF):

Randy Harold Baker (USM)  
353 Poplar Grove Road  
Harogate, TN 37752

Richard M. Mayer (ECF)  
1111 Northshore Drive S-570  
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Gwendolyn M. Kerney (ECF)  
P. O. Box 228  
Knoxville, TN 37901-0228

This the 22<sup>nd</sup> day of January 2016.

/s/Thomas H. Dickenson  
Thomas H. Dickenson